

# SMART EFFICIENCY FINANCING IS HERE

A better, faster way to pay  
for your home upgrades

## Why CaliforniaFIRST?



Easy  
Financing



Government  
Supported



Trusted  
Contractors



Lower  
Utility Bills

CaliforniaFIRST is a public/private financing program that provides upfront funding for home energy efficiency, renewable energy, and water saving improvements. Simply apply, complete your projects, and repay on your property taxes over the course of up to 25 years.

CaliforniaFIRST is a Property Assessed Clean Energy (PACE) program. This innovative form of financing was created in partnership with state and local governments to encourage energy and water efficiency and to create jobs. And because CaliforniaFIRST is government supported, we're able to offer affordable long-term financing.

*After looking at a number of different ways to finance the work, the CaliforniaFIRST program offered by far the best choice. I can make my home more comfortable and more energy efficient while increasing its value. It's a win all around!*

JEFF SILVER, HOMEOWNER, EMERYVILLE, CA

## An Easy Path to Energy and Water Efficiency

1

**Apply.**

Sign up online at  
[californiafirst.org](http://californiafirst.org)  
or by phone  
at 844-589-7953

2

**Sign.**

Complete financing  
documents  
electronically

3

**Install.**

Your selected  
contractor  
completes your  
efficiency upgrades

4

**Receive.**

CaliforniaFIRST  
pays your  
contractor

5

**Repay.**

You pay back  
financing annually  
on your property taxes

**Get started. Apply online at [californiafirst.org](http://californiafirst.org) or call 844-589-7953.**



## A better, faster way to pay for your home upgrades.

### Property-based financing

- Financing does NOT consider FICO score, debt-to-income ratio or personal income
- Does not impact debt-to-income ratio

### 100% Financing; receive up to \$200,000

- \$5,000–\$200,000, up to 15% of the property value
- No out-of-pocket cost; financing includes eligible products, installation and fees

### Interest rates starting at 6.75%, all fees financed

- Lower rates than most home equity financing

### Flexible repayment terms and low monthly payments available

- Terms of 5, 10, 15, 20 or 25 years
- Balance usually transfers to new owner if you sell

### No prepayment penalty

- Can prepay portions of the assessment (\$2,500 or greater) up to two times per year
- Remaining balance can be re-amortized following prepayment

### Utility savings can help offset payments

- Savings may be higher than regular repayment amount
- Return on investment increases as utility rates go up over time

**CaliforniaFIRST financing covers home upgrade projects and products including:**

#### Energy Efficiency

- Central A/C
- Furnace
- Insulation (attic, floor, wall)
- Windows and Doors
- Roofs
- Ducts
- Heating and Cooling
- Packaged System

#### Renewable Energy

- Solar Electric System
- Solar Pool Heating
- Solar Water Heating
- Advanced Energy Storage System (battery back-up)

#### Water Saving

- Artificial Turf
- Drip Irrigation
- Weather-based Irrigation Control
- Greywater System
- Lawn Replacement
- Hot Water Delivery System

**See the full list of eligible upgrades at [californiafirst.org](http://californiafirst.org) call 844-589-7953 to learn more.**

CaliforniaFIRST is administered by Renew Financial.



CaliforniaFIRST is sponsored by the California Statewide Communities Development Authority (CSCDA), a joint powers authority co-sponsored by the California State Association of Counties and the League of California Cities and also by Los Angeles County.